

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: KATHY C CREED

§
§
§
§
§
§

Case No.: 08-26422

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/02/2008.
- 2) This case was confirmed on 12/11/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/11/2008, 12/11/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2011.
- 5) The case was dismissed on 02/03/2011.
- 6) Number of months from filing to the last payment: 25
- 7) Number of months case was pending: 31
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 6,510.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 52,261.34
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 52,261.34

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,174.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 3,485.21
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 5,659.21**

Attorney fees paid and disclosed by debtor **\$ 1,326.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO MORTGAGE	SECURED	80,000.00	72,482.03	26,787.01	26,787.01	.00
WELLS FARGO MORTGAGE	SECURED	6,500.00	10,024.02	10,024.02	1,654.39	.00
FREEDMAN ANSELMO LIN	OTHER	NA	NA	NA	.00	.00
FREEDMAN ANSELMO LIN	OTHER	NA	NA	NA	.00	.00
REAL TIME RESOLUTION	SECURED	24,562.00	24,353.16	7,776.67	7,776.67	.00
REAL TIME RESOLUTION	SECURED	1,200.00	1,260.00	1,200.00	198.05	.00
NATIONAL AUTO FINANC	SECURED	14,325.00	18,879.16	14,325.00	9,069.86	1,116.15
NATIONAL AUTO FINANC	UNSECURED	3,175.00	.00	4,554.16	.00	.00
ECAST SETTLEMENT COR	UNSECURED	300.00	75.48	75.48	.00	.00
CAPITAL ONE	UNSECURED	2,100.00	1,436.90	1,436.90	.00	.00
FREEDMAN ANSELMO LIN	OTHER	NA	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	8,382.00	6,895.94	6,895.94	.00	.00
FREEDMAN ANSELMO LIN	OTHER	NA	NA	NA	.00	.00
CITIFINANCIAL AUTO C	OTHER	14,500.00	NA	NA	.00	.00
LVNV FUNDING	OTHER	NA	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	150.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	OTHER	NA	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	2,300.00	2,331.62	2,331.62	.00	.00
PALISADES COLLECTION	OTHER	NA	NA	NA	.00	.00
BLATT HASENMILLER LE	OTHER	NA	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	100.00	148.15	148.15	.00	.00
LVNV FUNDING	OTHER	NA	NA	NA	.00	.00
HSBC CREDIT SERVICES	UNSECURED	2,300.00	2,132.44	2,132.44	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MEDICAL PAYMENT DATA	UNSECURED	75.00	NA	NA	.00	.00
CERTIFIED SEERVICES	OTHER	NA	NA	NA	.00	.00
MEDICAL PAYMENT DATA	UNSECURED	450.00	NA	NA	.00	.00
MEDICAL RECOVERY SPE	OTHER	NA	NA	NA	.00	.00
OBERWEIS DAIRY	UNSECURED	150.00	NA	NA	.00	.00
COMPUTER CREDIT SERV	OTHER	NA	NA	NA	.00	.00
TIMOTHY HILL	OTHER	NA	NA	NA	.00	.00
TIMOTHY HILL	OTHER	NA	NA	NA	.00	.00
TIMOTHY HILL	OTHER	NA	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	NA	971.61	971.61	.00	.00
LVNV FUNDING	UNSECURED	NA	12,554.92	12,554.92	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	34,563.68	34,563.68	.00
Mortgage Arrearage	11,224.02	1,852.44	.00
Debt Secured by Vehicle	14,325.00	9,069.86	1,116.15
All Other Secured	.00	.00	.00
TOTAL SECURED:	60,112.70	45,485.98	1,116.15
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	31,101.22	.00	.00

Disbursements:

Expenses of Administration	\$ 5,659.21	
Disbursements to Creditors	\$ 46,602.13	
TOTAL DISBURSEMENTS:		\$ 52,261.34

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/17/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.